SEP 2 9 2008

Application No. 09/776.379 | 1 Reply to Office Action of July 24, 2008 |

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Thomas A. Rhee

Serial No. 09/776,379

Filed: February 2, 2001

For: REAL LIFE IMPLEMENTATION

OF MODERN PORTFOLIO

THEORY (MPT) FOR FINANCIAL

PLANNING AND PORTFOLIO

MANAGEMENT

Examiner: Jagdish Patel

I hereby certify that this correspondence is being transmitted via electronic filing on the date indicated below to:

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Thomas A. Rhee

Name

Thomas A. Rhee

Sept 24, 2008

Signature

Date

AMENDMENT

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action of July 24, 2008, please amend the above-identified application as follows:

Amendments to the claims are reflected in the Listing of Claims, which begins on page 2 of this paper. Amendments to the original Specification Pages were made and filed on May 3, 2008. However, we have discovered some more minor typographical and printing errors. In some cases, further clarifications were made. Please see the Listing of Further Changes to Specification in Page 4. The Clean Version of the Substitute Specification is hereby attached as an integral part of this paper in Exhibit A.

Remarks/Arguments begin on page 6 of this paper and demonstrate how the current amended claims are referenced in the **Specification**.